

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicola Jane Clancy
Debtor

Case No. 16-03239-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 309I

Page 1 of 1
Total Noticed: 17

Date Rcvd: Aug 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2016.

db +Nicola Jane Clancy, 55 Griffith Lane, Manchester, PA 17345-9641
4819567 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
4819571 +F.H. Cann & Associates, 1600 Osgood St., Suite 20-2/120, North Andover, MA 01845-1048
4819575 +Santander Bank NA, PO Box 841002, Boston, MA 02284-1002
4819577 Wellspan Medical Group, 1803 Mt. Rose Ave., Suite B-3, York, PA 17403-3051
4819579 +Zwicker & Associates, PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pmurphy@dplglaw.com Aug 08 2016 19:04:28 Paul Donald Murphy-Ahles,
Dethlefs Pykosh & Murphy, 2132 Market Street, Camp Hill, PA 17011
tr +E-mail/Text: dehartstaff@pamdl3trustee.com Aug 08 2016 19:04:48
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 08 2016 19:04:38 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4819565 EDI: CAPITALONE.COM Aug 08 2016 19:03:00 Capital One Bank USA, 15000 Capital One Drive,
Henrico, VA 23238
4819564 +EDI: CAPITALONE.COM Aug 08 2016 19:03:00 Capital One, P.O. Box 5253,
Carol Stream, IL 60197-5253
4819566 +EDI: CHASE.COM Aug 08 2016 19:03:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850-5298
4819568 +EDI: WFNNB.COM Aug 08 2016 19:03:00 Comenity Bank/bon ton, 3100 Easton Square Pl,
Columbus, OH 43219-6232
4819569 +EDI: DISCOVER.COM Aug 08 2016 19:03:00 Discover Financial Services LLC, P.O. Box 15316,
Wilmington, DE 19850
4819572 +EDI: HFC.COM Aug 08 2016 19:04:00 HSBC Boscovs, P.O. Box 4274, Reading, PA 19606-0674
4819573 +EDI: RESURGENT.COM Aug 08 2016 19:03:00 LVNV Funding, PO Box 10497,
Greenville, SC 29603-0497
4819574 +EDI: MERRICKBANK.COM Aug 08 2016 19:03:00 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4819570* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial Services LLC, P.O. Box 15316,
Wilmington, DE 19850)
4819576* +Santander Bank NA, PO Box 841002, Boston, MA 02284-1002
4819578* Wellspan Medical Group, 1803 Mt. Rose Ave., Suite B-3, York, PA 17403-3051
4819580* +Zwicker & Associates, PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2016 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com,
Paul Donald Murphy-Ahles on behalf of Debtor Nicola Jane Clancy pmurphy@dplglaw.com,
kgreene@dplglaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1 **Nicola Jane Clancy**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:16-bk-03239-MDF**

Social Security number or ITIN **xxx-xx-5933**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

Date case filed for chapter **13 August 5, 2016**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case****12/15**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicola Jane Clancy	
2. All other names used in the last 8 years		
3. Address	55 Griffith Lane Manchester, PA 17345	
4. Debtor's attorney Name and address	Paul Donald Murphy-Ahles Dethlefs Pykosh & Murphy 2132 Market Street Camp Hill, PA 17011	Contact phone 717-975-9446 Email: pmurphy@dplqlaw.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: August 8, 2016

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

September 8, 2016 at 10:00 AM

Location:
Ronald Reagan Federal Building, Trustee
Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut
Street, Harrisburg, PA 17101

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

*** Valid photo identification and proof of social security number are required ***

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: November 7, 2016

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: December 7, 2016

Deadline for governmental units to file a proof of claim:

Filing deadline: February 1, 2017

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.